

# 2015 Medical Plan Comparison Highlights

Covered Benefit	BCBS PPO		CIGNA Choice Fund	
	In-Network <sup>1</sup> (Blue Network P)	Out-of-Network <sup>1,2</sup>	In-Network <sup>1</sup> (Open Access Plus)	Out-of-Network <sup>1,2</sup>
Health Reimbursement Account (funded by Metro) <sup>3</sup>	n/a		\$1,100 Single \$2,200 Family	
Deductible	n/a	\$200 Single \$600 Family	\$450 Single \$900 Family	
Coinsurance	80%	60%	90%	70%
Annual Out-of-Pocket Maximum (deductible + coinsurance)	\$1,000 Single \$2,000 Family	\$5,000 Single \$10,000 Family	\$1,150 Single \$2,300 Family	\$5,000 Single \$10,000 Family
Hospital	80%	60%	90%	70%
Emergency Room	\$100 copay; copay waived if admitted		90%	90%; 70% if not true emergency
	80%	60%		
Office Visits Surgery Consultations Allergy Injections	Copay: \$20 for primary care physicians <sup>4</sup> \$30 specialists <sup>4</sup>		90%	70%
	80% after copay	60% after copay		
Maternity	\$20 copay for initial visit		90%	70%
	80%	60%		
Well-Care / Preventive Care (age 7 and older)	100% up to \$750; then 80% <sup>5</sup>	60% <sup>5</sup>	100%	70% HRA Fund reduced
Well-Care / Preventive Care (age 6 and younger)	80%	60%	100%	70% HRA Fund reduced
Prescription Drugs <sup>6</sup> (shown as amount you pay)	Generic: \$10 copay Brand-Name: \$30 copay Mail Order Program available		You pay: Generic: 10% of discounted cost Brand-Name: 30% of discounted cost Mail Order Program available	
Mental Health Out-Patient Substance Abuse Out-Patient Group Therapy	No pre-authorization required; \$20 office visit copay		No pre-authorization required	
	80%	60%	90%	70%
Mental Health In-Patient Substance Abuse In-Patient	Pre-authorization required		Pre-authorization required	
	80%	60%	90%	70%

<sup>1</sup> In-Network and Out-of-Network benefits are paid at the maximum allowable charge after plan deductible you owe.

<sup>2</sup> If you choose an Out-of-Network provider you will pay any amount above the maximum allowable charge.

<sup>3</sup> Pensioners with Medicare Parts A and B do not receive the HRA Fund.

<sup>4</sup> Primary care physicians include pediatricians, family and general practitioners, internists, gynecologists and obstetricians. A specialist includes physicians highly trained in a specific area such as cardiology, dermatology, neurology, podiatry, oncology and specialized obstetricians and gynecologists.

<sup>5</sup> Screening colonoscopies, mammograms, prostate exams and pap exams will be paid at 80% in-network with copay (60% out-of-network with copay) and are not included in the well-care benefit.

<sup>6</sup> Certain Drugs may require pre-authorization and quantities of some drugs may be limited.